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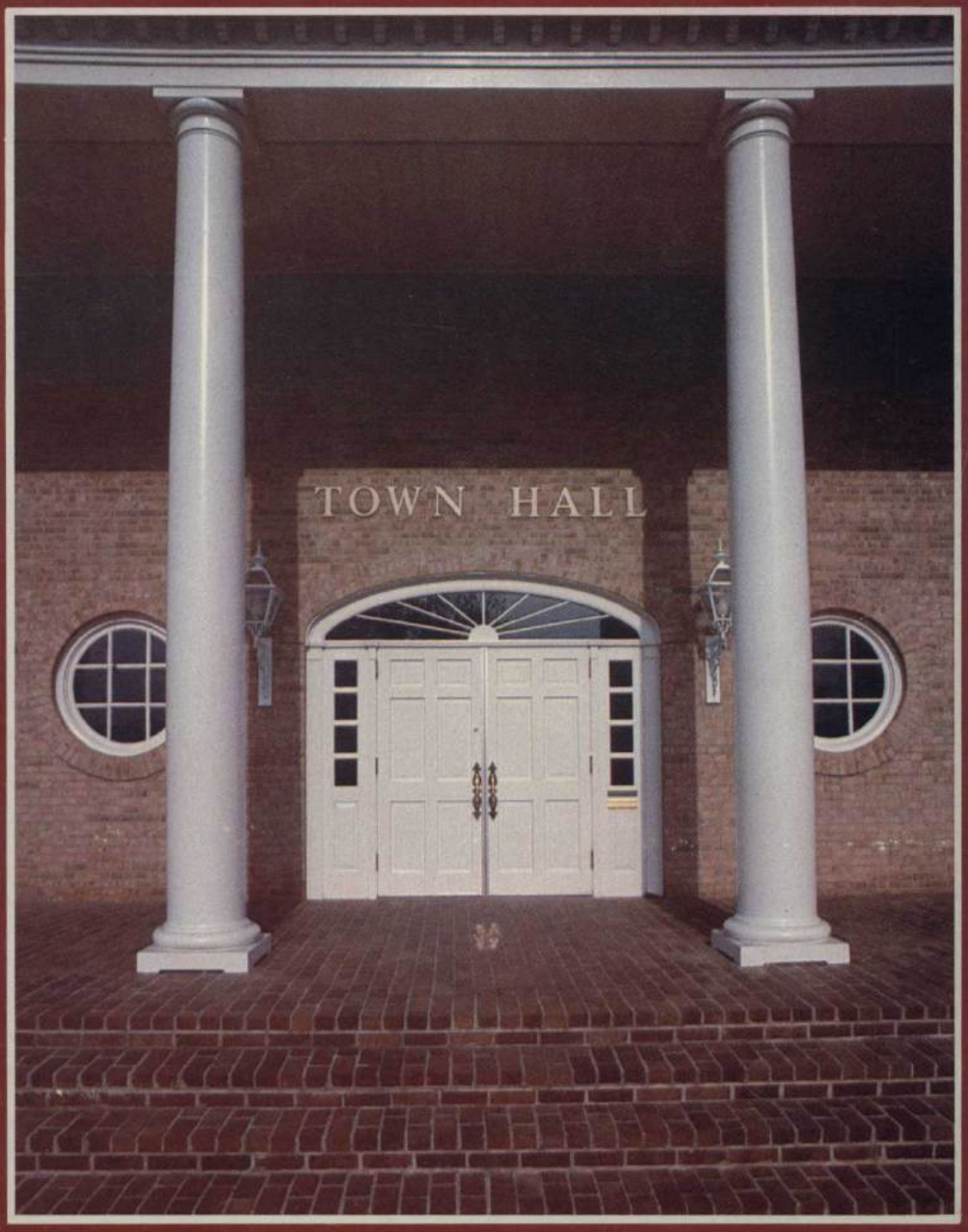

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LOCATOR MAP

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For additional information, please contact:
The Munster Chamber of Commerce
8250 Hohman Ave. Munster, Indiana 46321
(219) 836-5549

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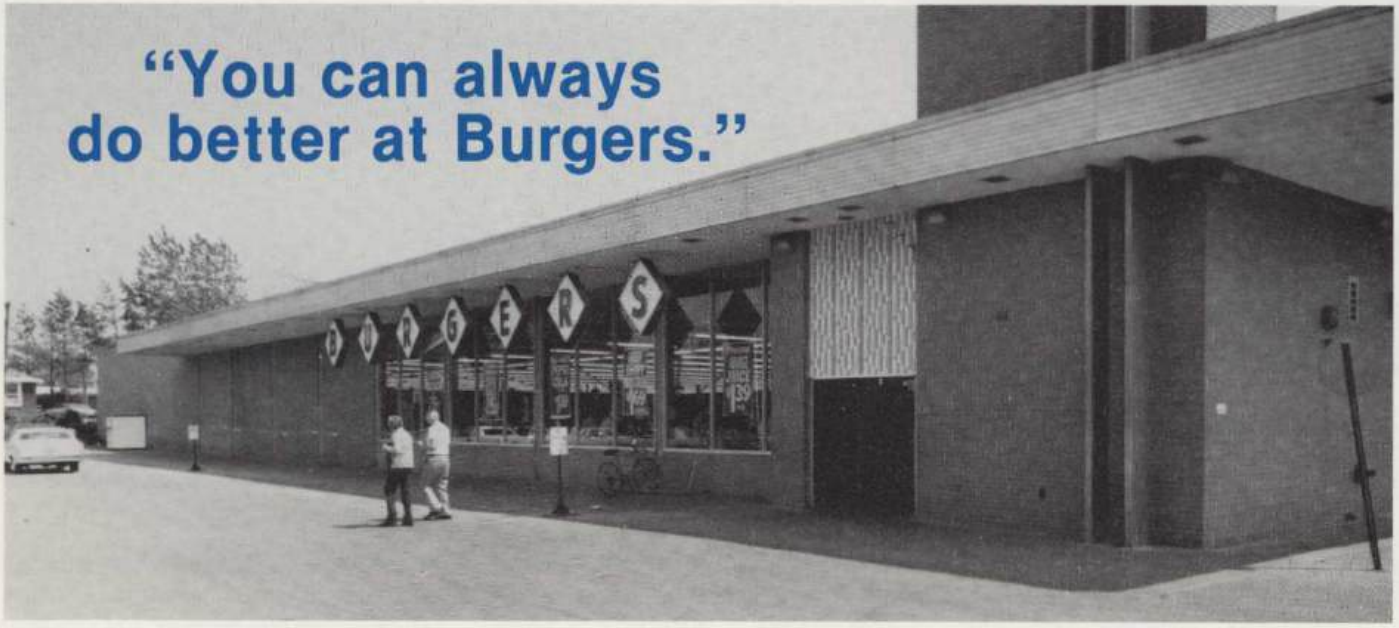

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MUNSTER

A Caring, Responsive Spirit

Clockwise from above: Bieker Woods Nature Center; The Holiday Star Theater near Merrillville; Steel welder at Munster Steel; Golf at Woodmar; Broadmoor Terrace; "Old Brass Tavern" historical marker; Beauty abounds throughout; Munster provides a pleasant shopping experience

Munster is one of northern Indiana's most affluent communities, a pleasant suburb of quiet neighborhoods lined with attractive homes.

Many of its citizens are business executives and professional men and women, well traveled and well read. Approximately 200 physicians and dentists practice at individual locations in town and, along with several clinics and a fine hospital, have contributed to Munster's reputation as a leading medical center.

A caring, responsive spirit characterizes the partnership that exists between residents, business, industry and local government. Appropriate and sound development is actively encouraged and carefully coordinated. At the same time, projects to benefit the community are tackled with zeal and with results that often exceed expectations.

While Munster schools clearly reflect this generous, supportive posture, the quality of education is most evident in student populations who rank academically among the top in the state.

Long before Munster's incorporation as a town in 1907, it served as a rest stop for travelers and tradesmen on the only road then leading into Chicago. A historical marker currently identifies the site of the "Old Brass Tavern," a popular way station in the middle of an unsettled frontier. Eventually migrating Hollanders settled the region and established a prosperous Dutch-American farming village.

With the advent of the railroad and the tremendous growth in the steel and oil industries, Munster evolved into a prestigious residential community.

Today, ample resources as well as hundreds of acres of properly-zoned land are slated for new home construction and for the expansion of light, modern industry. To obtain additional information, please call, write or visit the Munster Chamber of Commerce, 8250 Hohman Avenue, Munster, Indiana 46321, (219) 836-5549.

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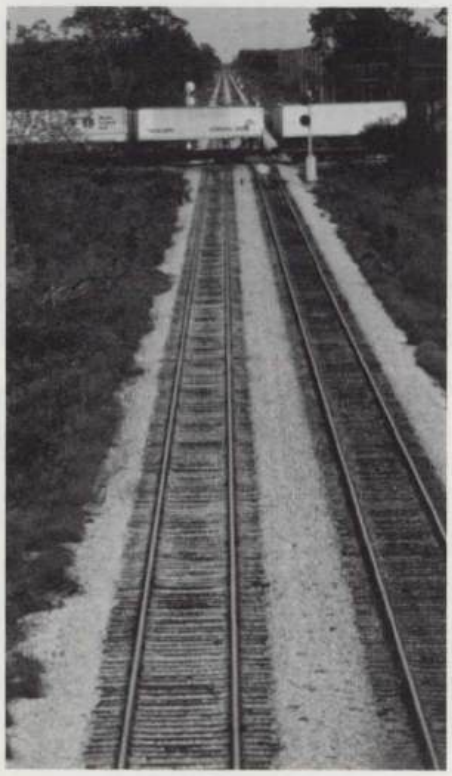
SUPERIOR LOCATION

Within Easy Reach

Below: Three major railroads and the Amtrak system provide local freight and passenger service

Bottom: The Port of Indiana on Lake Michigan offers prime shipping facilities



Highly accessible, the Town of Munster is strategically located in northwest Indiana, only 27 miles from Chicago and within a few hours drive of Indianapolis, Detroit and Milwaukee.

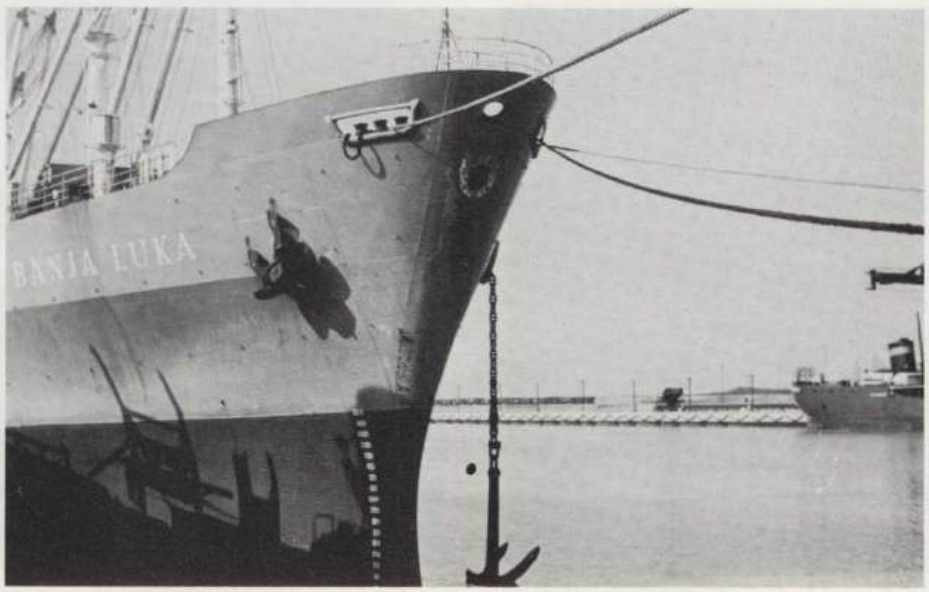
Munster is linked to major production centers and markets by excellent rail, air and highway facilities. In addition, nearby waterway harbors directly on Lake Michigan provide economical, year long barge service for industrial shipping.

A lacework of expressways including U.S. Rtes. 41 and 30; Interstates I-80, I-94, and the Indiana Toll Road, I-90, easily connects Munster with other county, state and national highways.

The ConRail system, one of the world's largest rail complexes, the Grand Trunk Western and the Chicago and Ohio operate freight trains in Munster while the Amtrak system for passenger service is just minutes away.

Numerous motorfreight carriers serve the area and provide overnight delivery to key cities within 200 miles. Also available in neighboring communities are Greyhound and Trailways bus lines as well as convenient airport limousine service.

Chicago's famed O'Hare International Airport is less than an hour's commute from Munster. Nearby Lansing, Griffith and Gary airports accommodate private and corporate aircraft.



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HOMES

And Neighborhoods That Sparkle

The residential community of Munster sparkles with immaculate streets, manicured lawns edged with flowers and an enormous variety of beautiful homes.

There are English cottages with charming turrets, Spanish-style structures centered around courtyards, handsome country French estates, snug little bungalows and spacious colonials studded with imposing pillars.

Established neighborhoods are liberally sprinkled with mature, stately trees while some sections enjoy the added appeal of meandering creeks.

Homes in Munster are meticulously maintained and clearly reflect a pride of ownership. Careful zoning, planning and strict building codes also contribute to high property values. A substantial 95% of the nearly 7000 households in town are owner occupied.

More recently developed subdivisions feature custom new homes as well as open lots available for further constructions.

Prestigious condominiums and townhouses fringe residential areas and provide a popular housing option. These luxurious complexes often include ten-

Munster's homes are characterized by meticulous care and upkeep and stunning condominiums and apartments offer a maintenance-free lifestyle

nis courts, swimming pools, and recreation centers. Without exception grounds are beautifully landscaped and structures kept in prime condition.

Attractive four-plexes are commonplace and look like rambling single-family residences. Cozy duplexes and modern apartments add yet another dimension to Munster's diverse housing market.

Ideally suited for family living, Munster enjoys tranquil neighborhoods dotted with fine schools, churches and fully-equipped parks designed for the young and young at heart.

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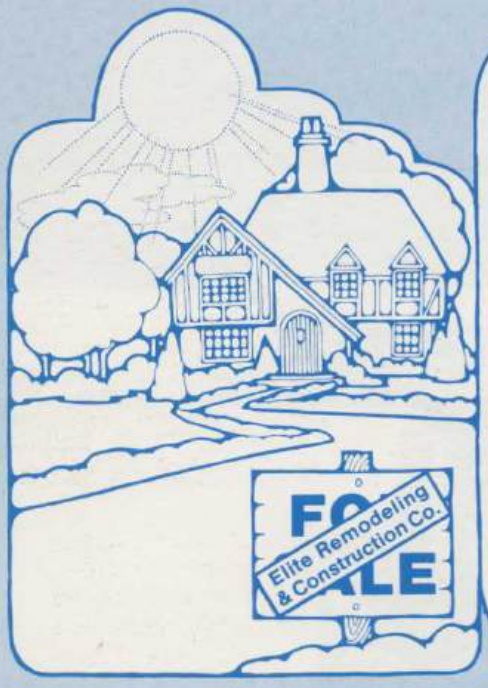

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SCHOOLS

Quality Education With "Every Child Learning"

Munster's commitment to quality education and the concept of "Every Child Learning" is evident in its extensive facilities, broad curriculum that provides for students of all ages and abilities, and a professional staff with more than 80% holding master's degrees or higher.

Academic records are reflective of a highly motivated student population and exceptional school programs. On the Iowa Basic Skills Test, grade scores at all levels averaged between the 90th and 97th percentile. In National Merit Scholarship competition, which recognizes students in the top half of 1% in the nation, six seniors were recently selected as finalists. Approximately 80% of Munster High School graduates continue on to some form of higher education.

In the past three years, four of Munster's five schools have been rennovated or remodeled, the result of a $10 million building project. Facilities are first rate with instructional aids and equipment continually updated to support curriculum.

A variety of special programs is available for Munster young people and ranges from Project UP (Unlimited Potential) for gifted fourth and fifth graders to tutorial reading for elementary children; advanced courses for high school students; and Project Biology requiring studies of fresh and salt water ecology. West Lake Special Education Cooperative serves the handicapped, aged 5-18.

The three elementary schools in Munster stress basic math and reading skills and, in particular, communication in the written form. Youngsters have an opportunity to participate in music programs and science exhibits; to attend professional children's plays; and to embark on a historical tour of the state capital. The middle school, housing grades 6-8, strongly emphasizes reading programs as well as a language arts curriculum and a full schedule of academic subjects.

Munster High School (MHS) serves approximately 1500 students and maintains an average pupil to teacher ratio of 23/1. This impressive complex includes a new library, art rooms and science labs, a spectacular multi-purpose field house, and a football stadium equipped with press box and clubhouse.

MHS students excel in both extracurricular activities and academics. Several juniors were chosen to travel to foreign countries as part of Indiana University's selective Foreign Language Honor Program. The Chess Team recently captured the state crown while Speech and Debate teams consistently qualify for national competition. Art students won numerous awards in the annual northern Indiana art show. MHS's strong athletic program features 18 interscholastic sports with an exceptional swim team, many times state champions.

Horizons at MHS are broadened each year by the presence of several

(Continued)

Top left: Munster High School woods shop
Top right: St. Pauls Elementary School
Above: Wilbur Wright Middle School

Schools

foreign students representing countries around the world. These youngsters, who are sponsored by three different programs, American Field Service, Rotary and Youths for Understanding, live with families in the Munster community and attend the high school for an equivalent of one or two semesters.

In addition to Munster's public school system, there are excellent parochial schools for elementary education.

Founded in 1949 with an original enrollment of 95 students, St. Thomas Moore School presently houses over 750 pupils in grades one through eight. Educators use modern, quality materials and techniques of instruction and create an atmosphere that fosters intellectual curiosity and reinforces Christian attitudes and values.

St. Thomas's outstanding curriculum is supplemented by a broad range of extra curricular activities including athletic programs, singing groups, cheerleading and band.

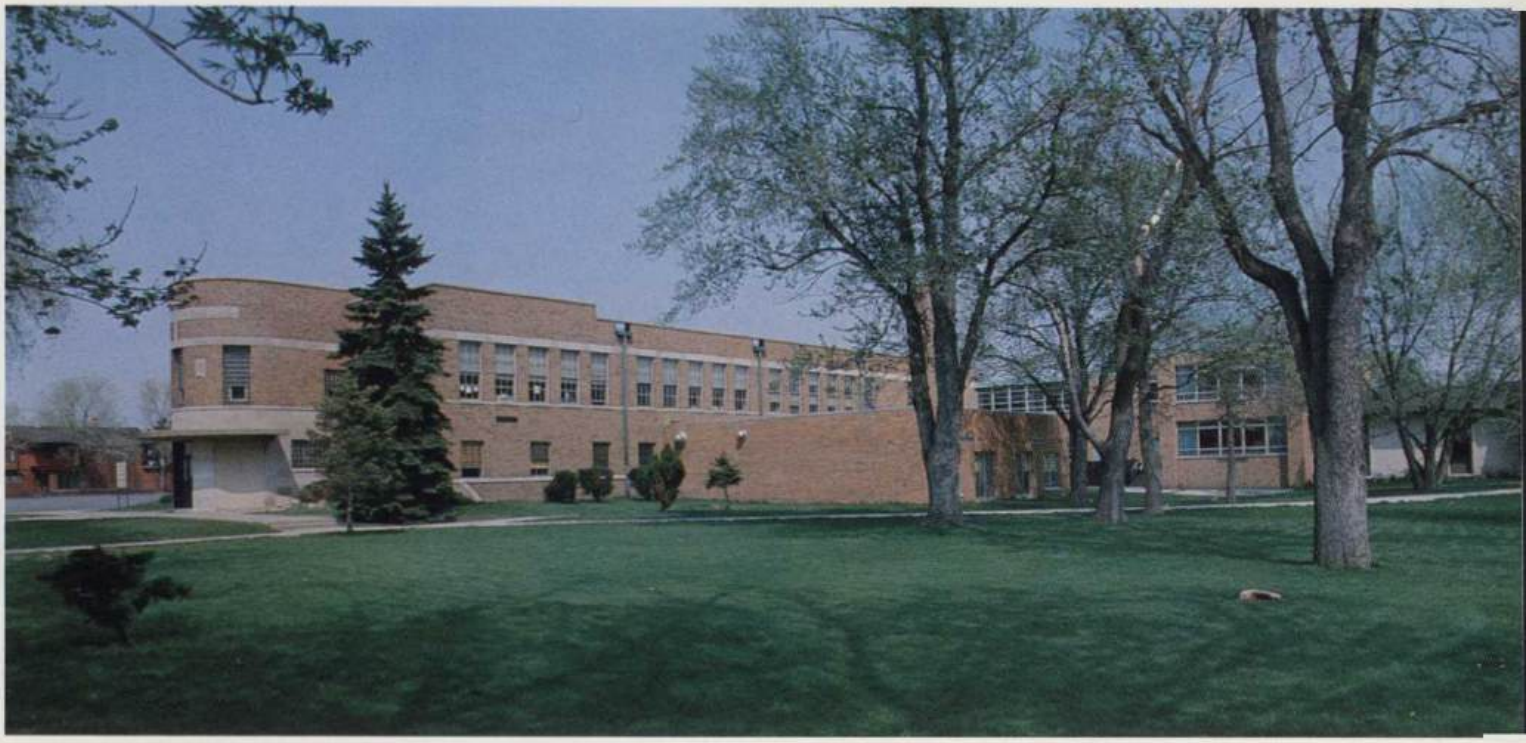
In nearby Hammond, St. Paul's Lutheran School serves pupils in grades kindergarten through eight and is maintained by St. Paul's Lutheran Congregation. Along with a strong academic program, competitive sports, a children's choir and an array of after-school activities, St. Paul's establishes a well-disciplined environment which encourages students to function in a loving, respectful manner and to set positive examples for each other.

Located in Hammond also, Temple Beth-El conducts mid-week Hebrew training classes and Sunday religious programs while the Hebrew Academy operates a fine day school for elementary grades.

In neighboring communities, additional parochial and private schools provide opportunities for secondary education.

Within easy commuting distance from Munster are several fine institutions of higher learning which include Indiana University Northwest in Gary; Valparaiso University, Valparaiso; Calumet College and Purdue University Calumet, both in Hammond.

Top: Eads Elementary School
Middle: Frank Hammond Elementary School
Bottom: Band practice at Munster High School



Top: St. Thomas Moore Parochial School
Left: Munster High School swimming pool

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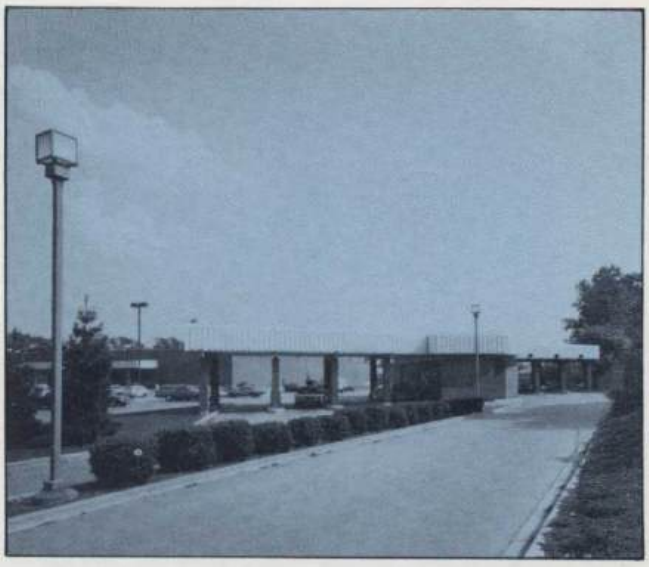

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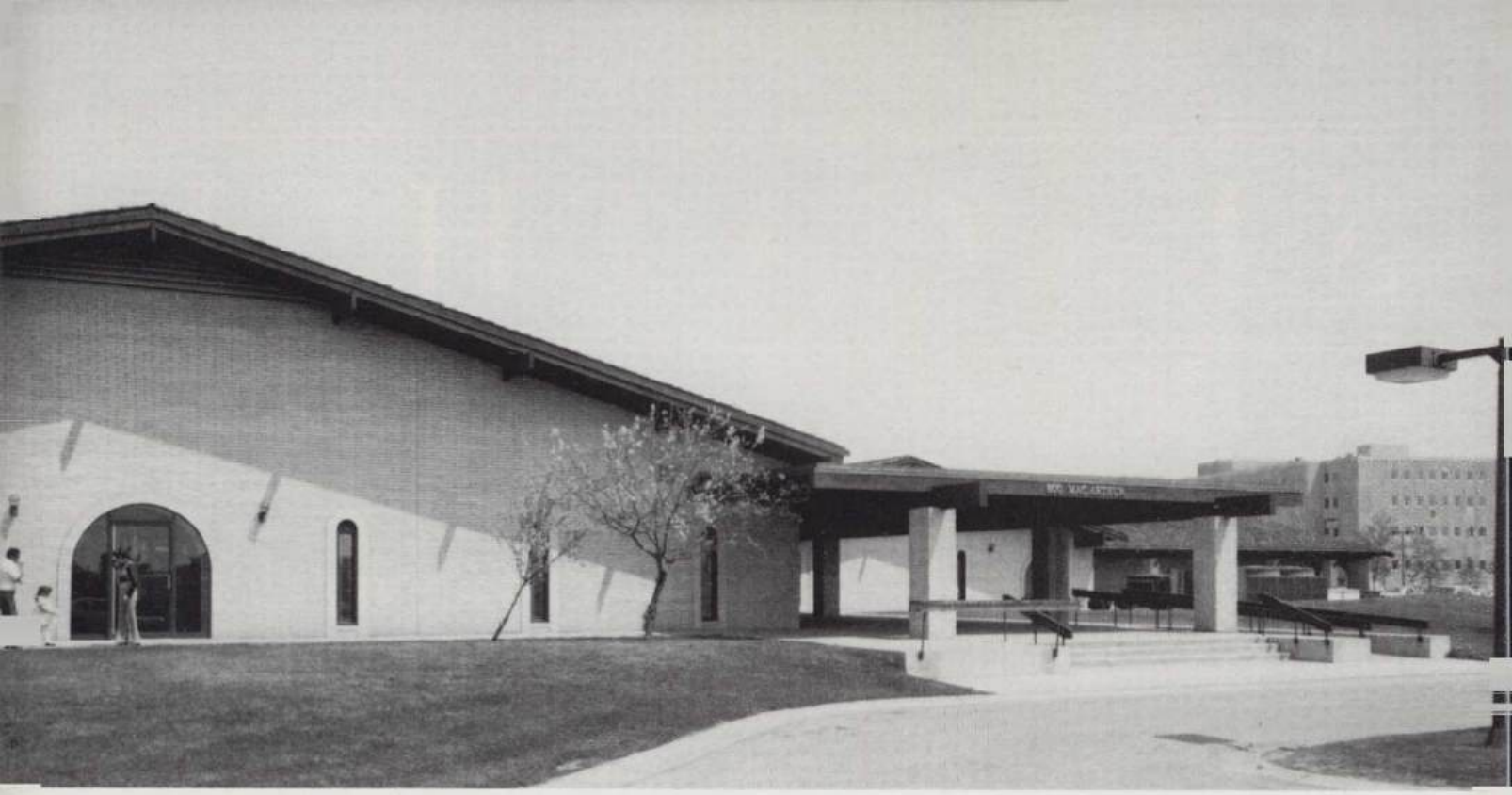


MEDICAL CARE

Excellent clinics, a modern hospital, and an unusually large number of local, highly skilled physicians and dentists provide outstanding medical care. In fact, there are more doctors per population ratio in Munster than in any other town or city in the state.

The Community Hospital of Munster is a 240-bed general acute care facility accredited by the Joint Commission on Accreditation of Hospitals and licensed by the State of Indiana. Opened in 1975, Community was entirely financed by funds pledged from thousands of citizens, businesses, industries and organizations.

A fully-equipped medical complex, Community Hospital provides obstetrical, pediatric and medical-surgical services and has recently completed a multimillion dollar expansion program. Its emergency room is the newest in the northwest Indiana suburbs and is staffed 24 hours a day by physicians who specialize in Emergency Medicine only. There is a brand new, 32-bed obstetrical unit in addition to 3 delivery and 4 bed recovery rooms, an extremely busy department with over 3000 infants delivered annually.

Community's Intensive Care Unit administers to the most critically ill patients who are monitored constantly with the latest telemetry.

(Continued)

In A Leading Medical Center

Top: MacArthur Medical Center
Right: Patients receive friendly bed-side care at St. Margaret's Hospital.

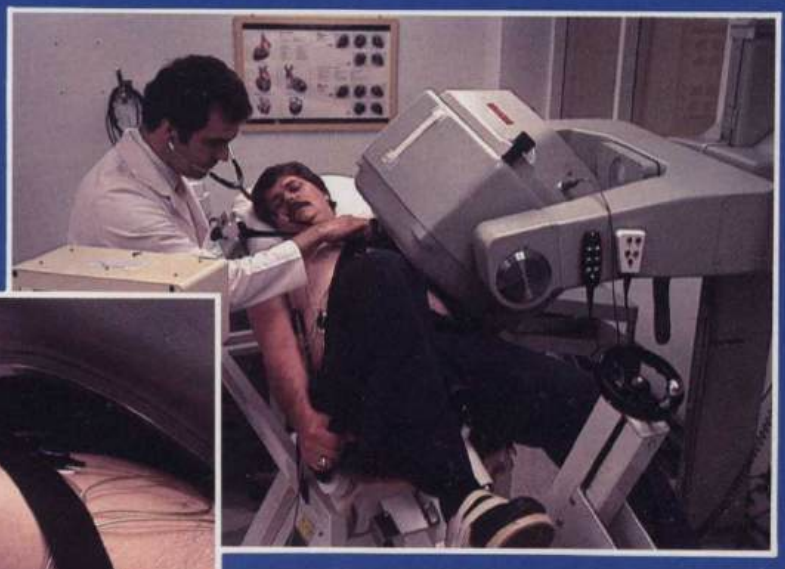
ST. CATHERI

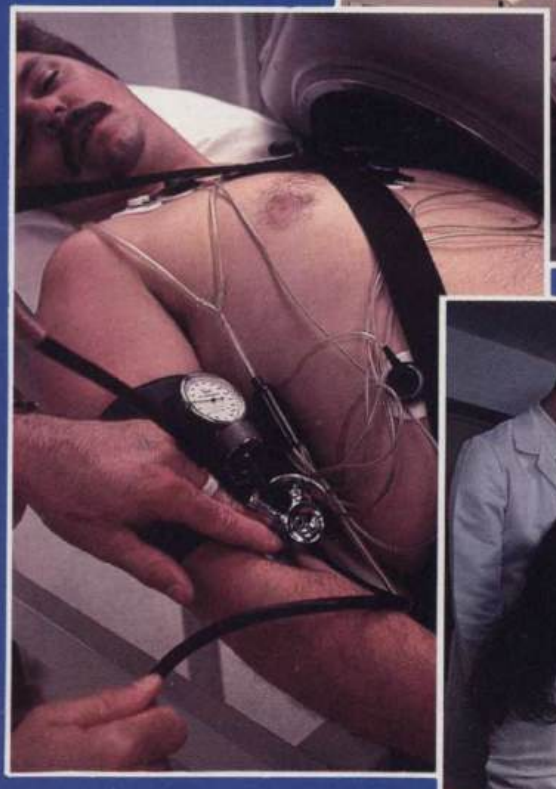
Nuclear Cardiology... Just One of Our Specialties ...

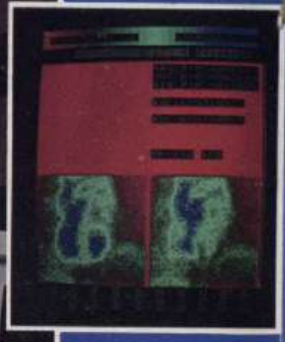
Known for it's sophisticated cardiac care services, St. Catherine Hospital in East Chicago, Indiana, offers diagnostic capabilities in the early detection of heart disease that would baffle the mind.

A *Multiple-Gated Stress Test*, performed under the close and direct supervision of a cardiologist, can help visually determine if a heart attack has occurred, how much blood is going to the heart muscle, and how effectively the heart is able to pump blood to other parts of the body. The actual live heart is shown beating on a television screen, under prescribed exercise, which is progressively increased.

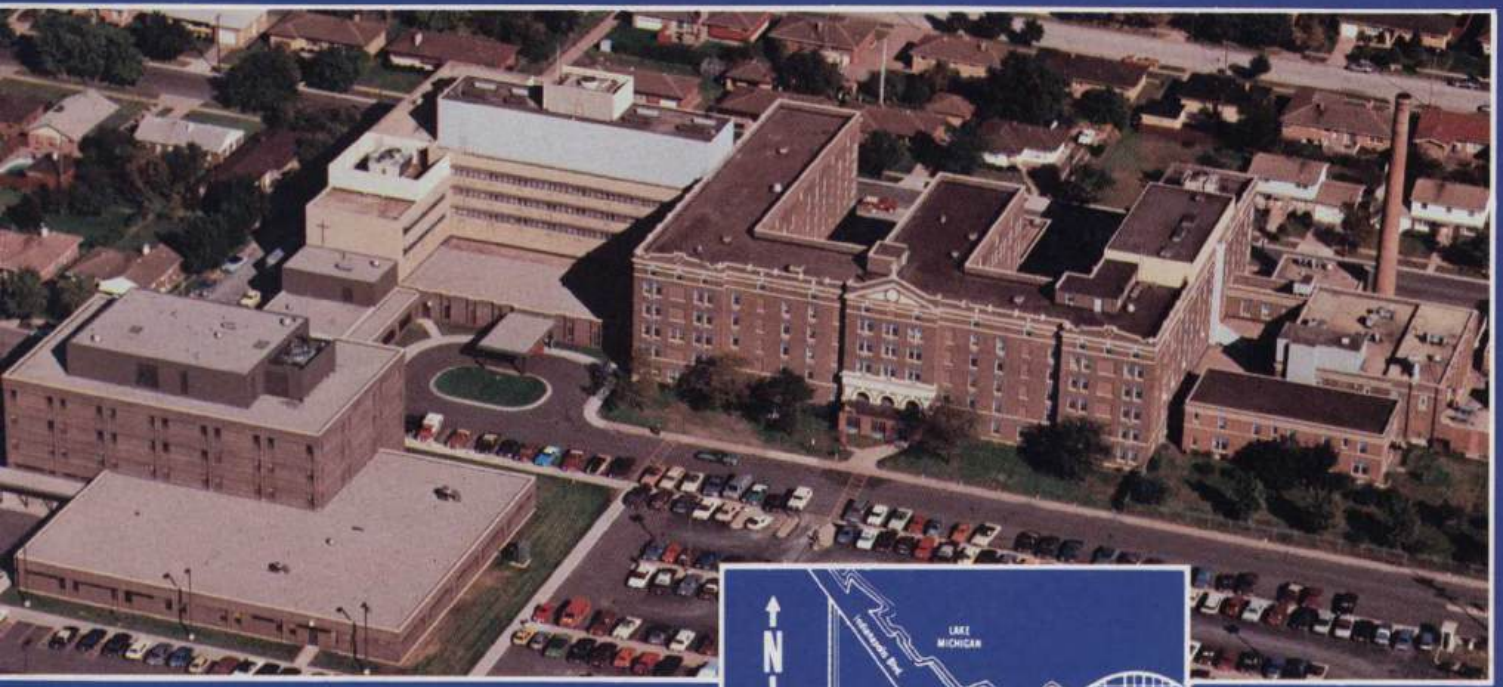
All this...without invading the body, as other procedures require.







NE HOSPITAL



Thallium Scanning, a complementary procedure, gives added diagnostic information to the physician, but from a different perspective. Slices of the heart muscle (as in a loaf of bread), can be photographed in motion while the heart is at rest and in exercise, demonstrating any blockage which may be prevalent.

These procedures may be supplemented with a *Phase Analysis Test*, which provides a motion study of the contractions of the heart, and can also determine if the placement of a pacemaker is incorrect. St. Catherine Hospital is one of the very few Northwest Indiana health care centers offering these capabilities.

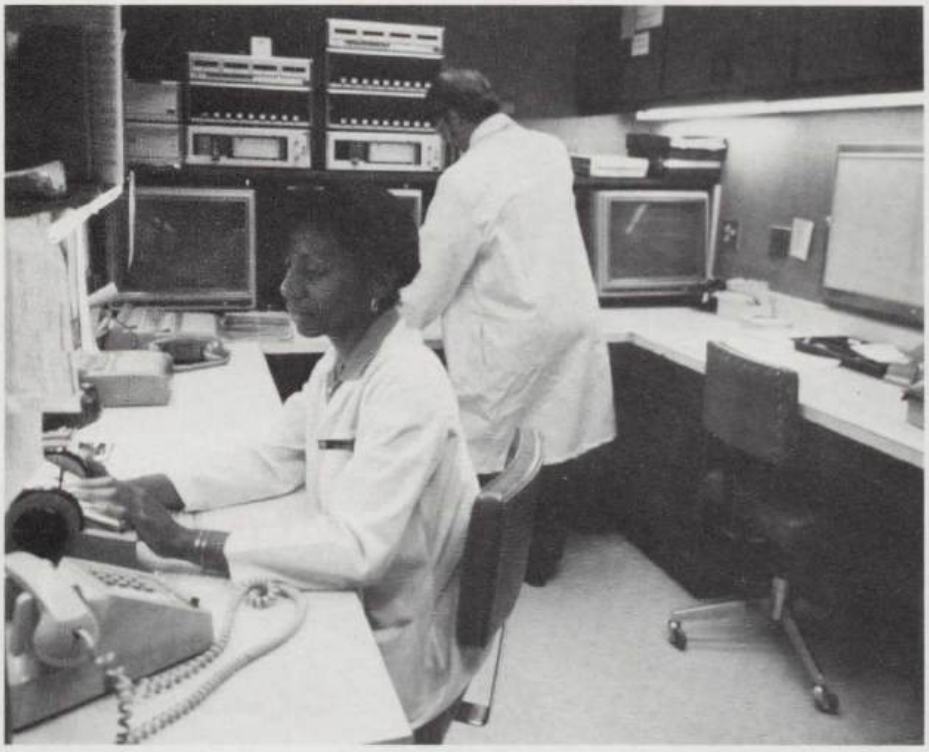
The tests, which are usually administered in the Department of Nuclear Medicine, are also available in the Riley Special (ICU/CCU) Care Unit for more critical patients.

Physicians utilize test results in determining if additional, invasive testing, medication, or surgery is required.

For total cardiac care, St. Catherine Hospital offers maximum "state of the art" technology.

St. Catherine Hospital

4321 Fir Street East Chicago, Indiana 46312 392-1700



Medical Care

A leader in the field of cardiac treatment, St. Catherine Hospital in East Chicago also serves Munster residents. This 409-bed comprehensive medical center houses the finest in sophisticated equipment and is noted for its cardiac program which includes the diagnosis, surgery and rehabilitation of heart disease patients.

Widely acclaimed for its Newborn Intensive Care Unit, St. Margaret Hospital in Hammond is licensed for 475 beds and has 250 physicians on staff. Its newly constructed critical care facility has added 50 beds for acutely ill patients who require treatment for life-threatening conditions. Designated as the Dialysis Referral Center for northwest Indiana, St. Margaret is also emerging as a Neurological and Eye Center.

The Hammond Clinic in Munster is one of the largest medical clinics in the Midwest and for the past 25 years has provided outstanding medical services to the community and to area industries.

A staff of more than 300 doctors, nurses and support personnel engage in approximately 350,000 patient encounters annually. The clinic's skilled medical team is comprised of over 50 physicians representing 13 specialities of medicine.

Attractive and modern, Hammond Clinic offers a full range of services and the latest diagnostic equipment including its most recent acquisition, a 4th generation CT Head and Body Scanner, a new x-ray device to detect injury or disease.

Another fine medical center, the Jones Clinic provides services in the various specialities and family practice and has excellent laboratory, x-ray and emergency room facilities in addition to a complete industrial department. Situated on four acres in a beautiful setting, the Clinic currently has 20 physicians on staff and employs 135 people.

The Broadmoor Medical Plaza contains a grouping of 14 physicians, each practicing individually at one location. In a pleasant cour tyard arrangement, the Plaza also houses an x-ray office and a prescription center.

Adjacent to the Hammond Clinic, Munster Med Inn, an extended care facility, serves as a skilled care rehabilitation center for long or short term recuperation. Its high standards meet the strict qualifications for certification by Medicare, Medicaid and the Indiana State Board of Health. A staff of 150 specially trained medical and paramedical personnel provide care and treatment to approximately 180 patients.

There are numerous office suites for physicians and dentists in private practice as well as handsome new medical complexes and an orthodontic center currently under construction.

Top: Hammond Clinic
Above: St. Catherine Hospital Riley Special Care Unit (intensive/coronary care)

BUSINESS AND INDUSTRY

Advantages And Resources

An oasis in the center of America's industrial, distribution and transportation heartland, Munster offers all the important advantages of a large metropolitan area without the disadvantages of a higher density population.

A superb transportation system places local business and industry within easy reach of all domestic and global markets and within a 300-mile radius of every major component of the American economy -coal, livestock, limestone, petroleum, grain, steel.

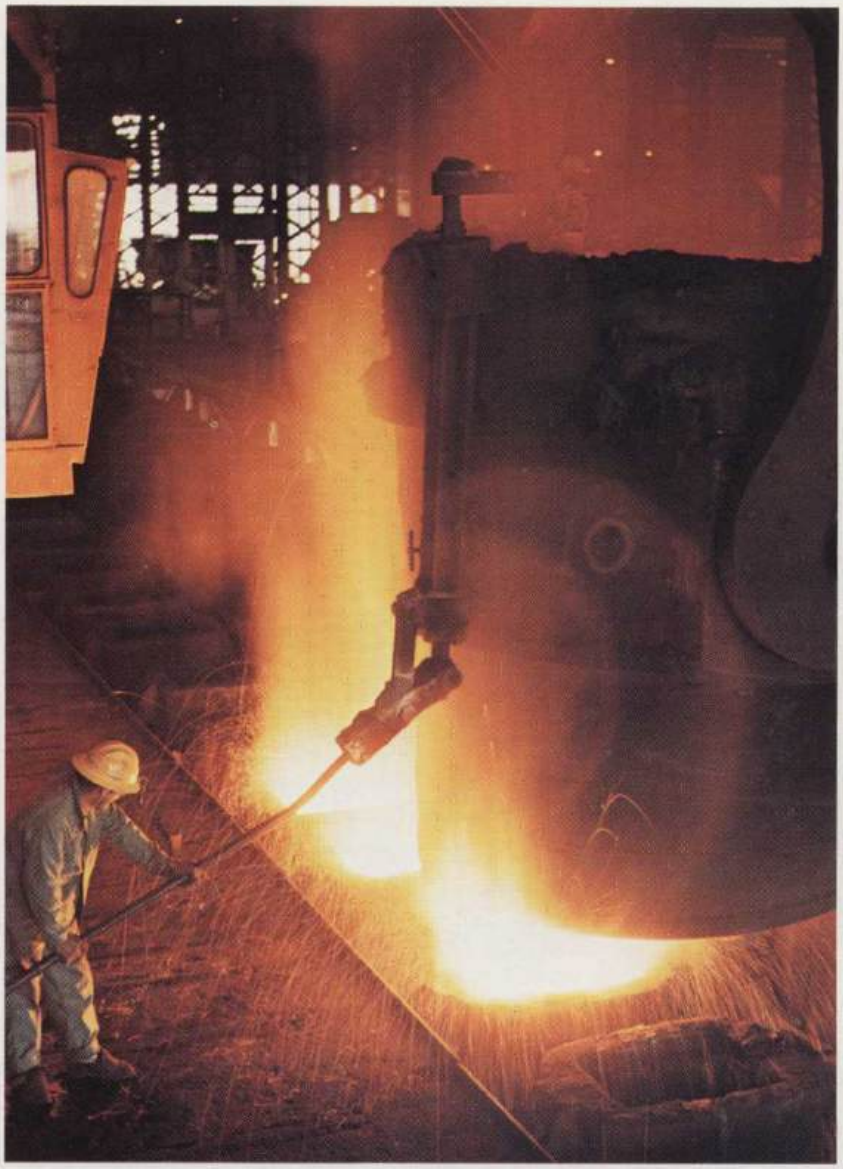
There is a broad based and stable labor force readily available. In addition, vocational and career programs in high schools, Indiana Vocational Technical College and more than 100 private training facilities guarantee a steady level of workers with special skills and trades.

While area business and industry in general benefit from a restructured state tax package designed for development, ancillary companies find Munster's proximity to steel mills, refineries and manufacturing centers a particular attraction.

Munster has reserved approximately 1000 acres of land for the development of clean, light industry. A large industrial park on the southeast section of town provides fully developed sites near rail and highway connections and, of course, away from residential areas.

(Continued)

Above: One of many business complexes



Above: The steel industry plays a vital role in Munster's economy
Below: Plaza Del Prado

Business and Industry

There are also warehouse-manufacturing facilities for purchase or lease as well as prime office space in attractive business complexes.

Proficient in planning, Munster's town government furnishes quality public services, a modern sewage system and plentiful supplies of water from a bounteous source, Lake Michigan.

Pepsi-Cola General Bottlers, Inc., with the largest of its canning and distribution operations, is located in Munster along with other firms and manufacturers including Velko Hinge Company, international producers of specially patented continuous hinges; Miner Electronics in its distribution and warehouse facility for electronic components; Munster Steel, a steel fabricating plant, ANDCO Technical Services, providing engineering expertise primarily to larger industries; General Electric Suppliers, distributors of heavy duty motors, transformers and sundry products; and Schneider Air Conditioning, the newest addition to Munster's industrial park.

Responsive town officials and an active Chamber of Commerce, concerned for the continued economic development of Munster, work together to attract compatible new business and industry. Munster's Economic Development Commission has successfully authorized the issuance of bonds for specific commercial and industrial expansion programs.

Above: Pepsi Cola General Bottlers, Inc.
Left: Lake Business Center

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Attractive, convenient and inviting, Munster's shopping areas offer an extraordinary array of goods and services.

From handsome selections of fine furniture to do-it-yourselfer lumber supplies and the latest in fashions, consumers are treated to quality products, competitive pricing and the competent service of neighborly merchants and business owners.

The majority of Munster's 300 retail and service establishments converge along the town's main boulevards. Ridge Road, Calumet Avenue and 45th Street bustle with activity.

Popular supermarkets and department store chains anchor the larger shopping centers dotted with specialty shops, boutiques and taste-tempting eateries. Frequently, islands of greenery and occasional park benches create a pleasant oasis for patrons.

In the summer months, there is the added enjoyment of Munster-grown fresh produce which can be picked and purchased at nearby farms.

Within easy driving distance, two major shopping malls house scores of fine stores and a variety of service areas.

Leading support and stability to this thriving community are five banks and three savings and loan associations.

Counterclockwise from right: Harrison Ridge Square; 45th Avenue; Carpetland offers a vast assortment of floor coverings; Maria's Hallmark; Montgomery Wards Department Store; Burgers Market

MARIA'S Hallmark
923-A Ridge Road
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We Offer More Than 7,500 Square Feet of Beautiful Browsing!

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Lee's Hallmark Shop
550 Indian Oak Mall
Chesterton, Indiana 46304
219/926-7776

RECREATION

A Wealth of Enjoyment

Acres of parklands and the finest school athletic facilities provide Munster residents with opportunities for almost every kind of sports recreation. There are 27 tennis courts; over 30 softball, baseball, soccer and football fields; 2 indoor swimming pools; 11 basketball and volley ball surfaces; outdoor and indoor track; handball courts; an ice rink; and for the tiniest tots in town, the latest and best in creative playground equipment.

Munster joggers, school science classes and lovers of nature bask in the treasures of Bieker Woods. This 6-1/2 acre nature center has received national publicity for its unique location in the heart of a commercial area. Munster is the only community in northwest Indiana with a course for Frisbee or Disk Golf, a new and popular sport played like ball golf using, instead, a flying disc. For breezier pleasures, cycling enthusiasts find bike trails clearly marked with community points of interest thoughtfully included.

Park and recreation programs feature

Clockwise from above: Indiana Dunes National Lakeshore; Men's slow pitch softball; Bieker Woods Nature Center

Above left: Summer gymnastics balance beam
Above: Spectacular Woodmar Golf Course

activities for various age groups and interests. There are music lessons for children, a touch football league for men, fitness classes for all sizes, riding instructions, golf, gymnastics and platform tennis to name but a few. Senior residents of Munster gather together for mini crafts, bridge, bingo and lots of friendly conversation at the Social Center, commonly referred to in colder weather as the warming house.

The summer scene blossoms with special playground programs, swimming lessons and the opportunity to rent a garden plot or two. A sure cure for winter doldrums, slipping and sliding on Mt. Trashmore Sled Hill has been known to remedy many an ailment.

For year-round fun, the park advocates "Take the bus with us" on district field trips to popular events such as a Chicago Bulls or Blackhawks game, the Joffrey Ballet and ski adventures on Wisconsin and Michigan slopes.

Adult leisure classes are also sponsored by the Park Department and range from the A.B.C.'s of business to natural foods cooking.

Of course, Little League, girls' softball, and soccer consume the time and attention of many a Munster youngster.

At the community's doorstep are excellent private and public golf courses as well as comfortable yacht and country clubs.

Within Munster itself, raquetball buffs find first-rate facilities at a private sports complex. Local bowling is also available and a not-for-profit outdoor swim club.

Another source of wonderful recreation is provided by the Lake County Parks Systems with miles of scenic lands to be enjoyed by hunters, fishermen and other outdoor enthusiasts. Famous and fabulous and only minutes away, the Indiana Dunes National Lakeshore offers horseback riding, swimming, hiking trails, massive sand dunes, boating or simply a haven in which to think and dream.

Last but certainly not least, the nearby waters of Lake Michigan set a picturesque scene for water sports enthusiasts, sun bathers and admirers of great natural beauty.

Captain D's
Seafood & Hamburgers

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KUHN, OLSON & WEST, INC.
7935 CALUMET AVE. - MUNSTER, IND. 46321
219 836-1766

CULTURE

For Enrichment and Amusement

The joys of art, music, theater and delectable dining are all near at hand for Munster residents.

Each season, under the direction of famed conductor Robert Vodney, the Northwest Indiana Symphony, "rehearsing" for over 40 years, presents a superb orchestra, exciting programs and accomplished guest soloists. Promoting the arts, the Northern Indiana Arts Association, recently relocated to more spacious quarters in Munster, showcases the works of local artist within a 150 mile radius. The association also sponsors monthly exhibits, classes, lectures and tours throughout the year.

Only minutes away, the spectacular Holiday Star Theater in Merriville features show business greats; the top names in country, jazz and pop; concerts; and the best in drama and specials. Unobstructed vistas and 3300 seats, all within 100 feet of center stage, bring audiences "closer to the stars" at each performance. In addition to the theater, the Holiday Plaza complex blends superlative dining in its five restaurants and lounges, dancing and fine entertainment.

For the many readers and book browsers in town, the Munster Branch of the Lake County Public Library offers a well-balanced collection of volumes and, as part of the interlibrary loan system has access to an additional 300,000 periodicals, books, reference and technical publications. A new computer system recently installed expedites circulation of materials. The Munster library houses a 75-seat meeting room, quiet study and children's sections, typewriters for public use and framed art prints for loan. Among numerous programs available, free tutoring helps adults learn to read and write English.

The most appreciated and applauded entertainment around is often presented by area young people in school productions, concepts and special events. Performances at nearby colleges and universities also provide another source of cultural activity.

Fourth of July festivities in Munster gather surrounding communities together for a rousing parade, picnics in the park and carnival rides. At dusk the flying colors and thunderous sounds of fireworks delight spectators of all ages.

In October, the annual Turkey Shoot attracts a steady stream of male and female participants as well as enthusiastic observers. Relax. Flying targets are not of the gobbling variety. Best shots win cash or a turkey, or course.

For those interested in the art of eating, Munster presents a delicious assortment of fine restaurants. There are fast-food cafeterias for a quick bite, ethnic restaurants serving their specialties, and traditional American-style emporiums. Ambiance varies from gracious and elegant settings to informal surroundings with photograph-studded walls, brass railings and Victorian furniture.

Just 27 miles from Munster, Chicago makes an exciting neighbor with its grand array of cultural and recreational attractions. The city's collection of world-renowned museums, concert halls, parks, theaters and architectural masterpieces staggers the imagination and delights the senses of all who visit this marvelous metropolis.

International inns and hotel chains located in surrounding communities provide Munster businesses with excellent convention and exhibition centers as well as thousands of feet of dividable meeting, reception and banquet space. Many of these complexes contain a myriad of guest rooms and suites in addition to vacation and entertainment facilities.

Counterclockwise from above: Munster Public Library; Local art gallery sponsored by Northern Indiana Arts Association; Sculpture of Indian, farmer and steel worker depicts Calumet Region's history.

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On this, the 75th Anniversary of Munster, the GARY NATIONAL BANK, also celebrating its 75th Anniversary, stands ready to continue in its role as GOOD NEIGHBOR to all Munsterites.

In its continuing role as your GOOD NEIGHBOR, you may be assured that GARY NATIONAL BANK will continue to provide the Munster Community with proven banking innovations as they are developed and with the sound financial services you have grown to expect from your full service GOOD NEIGHBOR BANK.

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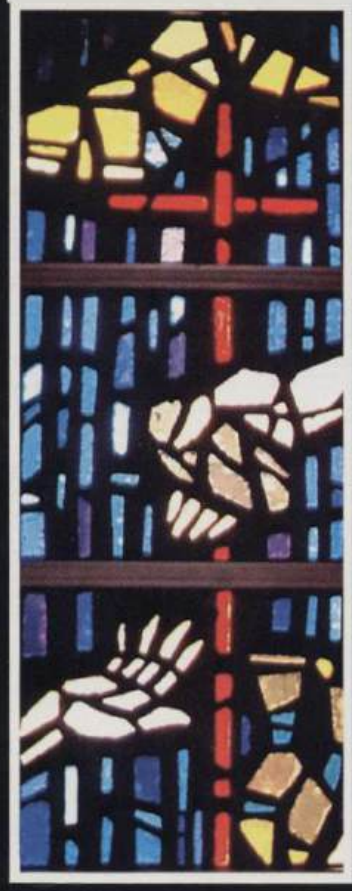

CHURCHES

Spiritual Strength

Strikingly beautiful churches lace through the neighborhoods of Munster. Their presence brings comfort and pleasure and renewed trust in spiritual strength and timeless values.

The community's heritage of faith dates back to 1876 when Dutch immigrants erected the first church in Munster. A symbol of deep religious conviction, the Dutch Christian Reformed Church still stands today. The original edifice, however, has long since been replaced by a modern structure.

Over the years, devoted congregations have financed, built and supported 14 houses of worship representing nearly every major denomination.

One particular sanctuary, the Carmelite Fathers Monastary, occupies six acres of landscaped grounds in Munster and attracts visitors from all over the world. Its lovely grottos, chapels and marble sculptures convey a special warmth and meaning to all who enter this venerated place.

Left: Majestic creation in stained glass

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MUNSTER'S HOME-BASED FINANCIAL INSTITUTION
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TOWN GOVERNMENT

Town government delivers outstanding municipal services, carefully preserves a stable tax rate, and exercises foresight in its commitment to long-term planning. As a result, business, industry and residents prosper in a community judiciously prepared for the present . . . and for a future of continued economic expansion.

Munster operates under the town manager form of government and is one of the few communities in the state to employ a trained, professional to administer town services. Registered voters elect a board of trustees and a clerk/treasurer to serve four-year terms.

The town enjoys a history of citizen participation in the goals and policies of local government. In addition, qualified individuals are appointed to various boards and commissions.

The seat of town government rests in the new Municipal Center. This impressive, $5 million complex contains individual wings for the Police Department, one of Munster's two fire stations, and the Town Hall which houses administrative offices, data processing facilities and a large town meeting room.

Effective public safety is maintained by a well-trained police force, who help to create an environment of security and stability in the community.

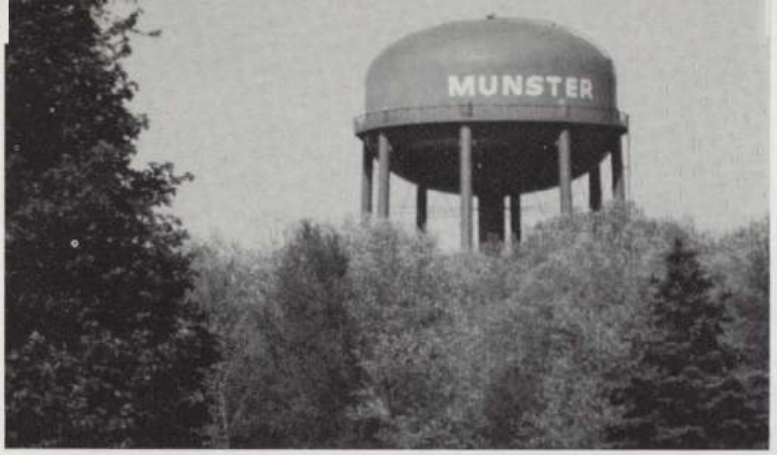
There are 28 state-certified, sworn officers; nine civilians; and 11 crossing guards in Munster's Police Department, which is equipped with the latest in computer and telecommunications systems.

Highly efficient, full-time and volunteer personnel as well as first-rate equipment provide Munster with

(Continued)

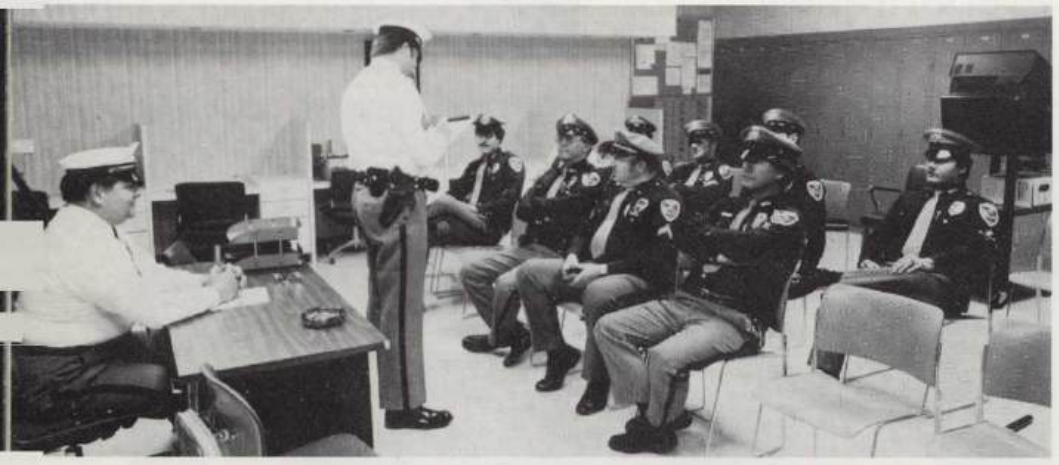
Preparing for the Future

Top: Munster's impressive Municipal Center
Above right: The dispatch center handles police and fire calls
Right: Fire tower provides efficient fire protection training



Town Government

Above: Water tower stands tall over Munster Community.
Below: Training is continuous for local police force.



superior fire protection. Recognized as a regional training facility, the department's fire tower is used by instructor's throughout the county. Two fully-equipped ambulances, manned by emergency medical technicians, respond to calls for aid.

Munster's clean streets reflect the care and attention of the Public Works Department whose reputation for snow removal is excellent. The department also collects refuse three times weekly; insures that sewer systems function properly; and maintains town equipment, buildings and parklands. In fact, Munster's landfill site is the only one in the state certified as a model for other communities.

Prudent with tax monies, town officials plan ahead and time capital expenditures to have as little impact on Munster's tax rate as possible. Innovative, cost-saving technology is scrutinized. For example, one test vehicle, eventually purchased, can be utilized for several different purposes.

New avenues are explored to produce equal output with fewer people, thereby, reducing staff positions. Munster recently installed separate storm sewers to curtail costs for wastewater treatment.

The community is even prepared and trained for crises situations such as tornado or flood disasters. Realistic drills are conducted requiring the cooperation of local hospitals and schools. Should facilities at the Municipal Center become inoperative, alternate locations for government functions have already been established.

Munster businesses and residents are assured a secure source of water from Lake Michigan provided by the Munster Water Department. The water itself is purchased from the City of Hammond Water Department. In 1980, two new storage tanks holding 6-1/2 million gallons of water were constructed to increase Munster's reserve capacity to 12 million gallons.

Indiana Bell Telephone Company serves area customers while Northern Indiana Public Service Company supplies natural gas and electric power.

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Data processing service bureau serving the health care industry since 1962.

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Our 25th year in Munster.

Government

TOWN OF MUNSTER Inside Front Cover
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Home, auto, fire, life, mutual funds and estate planning.

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Specializing in complete insurance programs for business and the construction industry.

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Get a new look for your kitchen!

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The finest in chemical lawn care. The area's leader in DRY fertilizer application, with liquid weed control.

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First National has offices throughout the area to help bring the services of the bank to all residents of Lake County.

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Yes, at Saint Margaret Hospital there is. Healing has other aspects. Like a good mental outlook. Good nutrition. Answering questions about financial problems, and quieting anxieties about "that test they're doing tomorrow morning." Education and rehabilitation programs to help patients cope with a chronic illness or disability. A clean, comfortable room, and spiritual support for patients of all denominations.

Beyond these organized programs, medical care is the way our people treat patients and their families. At the admitting desk, in the room, in the cafeteria, it means showing genuine respect and concern for each and every individual. It means asking questions like "Is this rule, paperwork or procedure merely for our own convenience, or does it help our patients?" It's an important question; one we ask often and will continue to ask. After all . . . the patient is the reason we're here.

THE PATIENT IS THE REASON WE'RE HERE

Services include:

General medical and surgical care
Critical Care
Pediatrics
Newborn Intensive Care*
Obstetrics
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Cardiac rehabilitation
Ambulatory surgery
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Tumor registry
Blood Bank
Apheresis
Neuromedical-surgical unit
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"When Quality Counts"